

In re:
Brandon Isaiah Dilts
Hasna Jennifer Dilts
Debtors

Case No. 24-13898-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 08, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brandon Isaiah Dilts, Hasna Jennifer Dilts, 726 Sylvia Ave, Ellendale, DE 19941-2003
14941518	+ Ingram Village Investments LLC, 726 Sylvia Ave, Ellendale, DE 19941-2003
14941525	+ Pick & Roll Transportation CO LLC, 1253 Russell Ave, Bethlehem, PA 18015-4011
14941528	+ St Lukes, PO Box 604152, Charlotte, NC 28260-4152

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Nov 08 2024 23:57:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	Email/Text: Info@ReadingCh13.com	Nov 08 2024 23:57:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 08 2024 23:57:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 08 2024 23:57:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 08 2024 23:57:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14941508	+ Email/PDF: bncnotices@becket-lee.com	Nov 09 2024 00:01:18	American Express, PO Box 981537, El Paso, TX 79998-1537
14941507	+ Email/PDF: bncnotices@becket-lee.com	Nov 09 2024 00:01:16	American Express, PO Box 6031, Carol Stream, IL 60197-6031
14941509	EDI: BANKAMER	Nov 09 2024 04:55:00	Bank of America, 4060 Ogletown/Stanton Rd, Newark, DE 19714
14941510	+ EDI: CITICORP	Nov 09 2024 04:55:00	Best Buy/CBNA, 5800 South Corporate Place Mail Code 234, Sioux Falls, SD 57108-5027
14941511	+ EDI: CITICORP	Nov 09 2024 04:55:00	BestBuy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14941512	+ EDI: CAPITALONE.COM	Nov 09 2024 04:55:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14941515	+ EDI: CITICORP	Nov 09 2024 04:55:00	CitiCards CBNA, 5800 South Corporate Place - Mail Code 2, Sioux Falls, SD 57108-5027
14941517	EDI: DISCOVER	Nov 09 2024 04:55:00	Discover Bank, PO Box 15316, Wilmington, DE

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Nov 08, 2024

Form ID: 309I

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			19850
14941516	+ EDI: MAXMSAIDV	Nov 09 2024 04:55:00	Dept of Ed/Aidvantage, 1891 Metro Center Road, Reston, VA 20190-5287
14941513	EDI: JPMORGANCHASE	Nov 09 2024 04:55:00	Chase, PO Box 6294, Carol Stream, IL 60197
14941514	EDI: JPMORGANCHASE	Nov 09 2024 04:55:00	Chase/Amazon, Po Box 15123, Wilmington, DE 19850
14941519	EDI: JPMORGANCHASE	Nov 09 2024 04:55:00	JPMCB - Auto Finance, 301 N Walnut St - Floor 9, Wilmington, DE 19801
14941520	EDI: JPMORGANCHASE	Nov 09 2024 04:55:00	JPMCB Auto, PO Box 901003, Fort Worth, TX 76101
14941521	EDI: JPMORGANCHASE	Nov 09 2024 04:55:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14941522	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 08 2024 23:57:00	Kohls/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
14941523	+ Email/Text: camanagement@mtb.com	Nov 08 2024 23:57:00	M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
14941524	+ EDI: CITICORP	Nov 09 2024 04:55:00	Macys/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
14941527	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2024 23:57:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14941526	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2024 23:57:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14941529	+ EDI: SYNC	Nov 09 2024 04:55:00	SYNCB/Ashley Home Stores, PO Box 71757, Philadelphia, PA 19176-1757
14941530	+ EDI: CITICORP	Nov 09 2024 04:55:00	THD/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14941531	+ Email/Text: ldoering@transportfunding.com	Nov 08 2024 23:57:00	Transport Funding LLC, 8717 West 110th St - Ste 700, Overland Park, KS 66210-2127
14941532	+ EDI: LCIUPSTART	Nov 09 2024 04:55:00	Upstart Network Inc, PO Box 1503, San Carlos, CA 94070-7503
14943848	^ MEBN	Nov 08 2024 23:51:24	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14941533	+ EDI: WFFC2	Nov 09 2024 04:55:00	Wells Fargo Card Services, Po Box 393, Minneapolis, MN 55480-0393

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-4

User: admin

Page 3 of 3

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Joint Debtor Hasna Jennifer Dilts claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Debtor Brandon Isaiah Dilts claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
MARIO J. HANYON	on behalf of Creditor Discover Bank wbecf@brockandscott.com mario.hanyon@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Brandon Isaiah Dilts	Social Security number or ITIN: xxx-xx-2854
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Hasna Jennifer Dilts	Social Security number or ITIN: xxx-xx-4011
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 10/30/24
Case number:	24-13898-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brandon Isaiah Dilts	Hasna Jennifer Dilts
2. All other names used in the last 8 years		
3. Address	726 Sylvia Ave Ellendale, DE 19941	726 Sylvia Ave Ellendale, DE 19941
4. Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 11/8/24

For more information, see page 2

Debtor **Brandon Isaiah Dilts** and **Hasna Jennifer Dilts**

Case number **24-13898-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 10, 2024 at 1:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 2/8/25 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 1/8/25 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 4/28/25 </td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 2/8/25	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/8/25	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/28/25	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for governmental units to file a proof of claim:	Filing deadline: 4/28/25									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1607.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/30/25 at 10:00 AM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									